

**UNITED STATES BANKRUPTCY COURT
Western District of Michigan**

In re: Cruz Ariel Leal, Jr.

Case No. 17-00982

Chapter 13

Hon. Scott W. Dales

Filed: March 6, 2017

Debtor(s).

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FIRST PRECONFIRMATION AMENDED CHAPTER 13 PLAN

II. FUNDING

A. **PLAN PAYMENT** The Debtor(s) shall make payments in the amount of \$ 516.62 per week, bi-weekly, semi-monthly, monthly, and/or Other (see Additional Plan Payment Provisions) for the minimum of the ACP.

Additional Plan Payment Provisions: The Debtor's monthly payment shall increase by \$330.00 beginning 1/1/2018 when his vehicle is paid off.

III. DISBURSEMENTS

E. **DIRECT PAYMENT BY THE DEBTOR(S) OF THE FOLLOWING DEBTS.** All claims shall be paid by the Trustee unless listed herein:

Creditor, Address & Account No.	Collateral/Obligation	Balance Owing	Interest Rate
Plains National Bank 5010 University Ave. Lubbock, TX 79413 Acct. x0036	4010 Largo Dr. Edinburg TX, 78542	\$124,282.00	
Quicken Loans 1050 Woodward Ave. Detroit, MI 48226	2471 Remington Ct. Shelbyville MI, 49344	\$146,079.00	

F. UNSECURED CREDITORS.

General Unsecured Creditors: Claims in this class are paid from funds available after payment to all other classes. The allowed claims of general unsecured creditors will be satisfied by:

Payment of a dividend of 100%, plus present value of % interest, if necessary to satisfy 11 U.S.C. § 1325(a)(4), OR

Payment of a pro-rata share of a fixed amount of \$24,937.60 or payment from all disposable income to be received by the Debtor(s) in the ACP, whichever pays more. This fixed amount shall be reduced by additional administrative expenses including attorney fees approved under 11 U.S.C. § 330(a). However, this fixed amount shall not be reduced below the liquidation value specified in paragraph I.B.

**THIS PLAN REMAINS UNCHANGED IN ALL RESPECTS NOT
IN CONFLICT WITH THE ABOVE LISTED AMENDMENTS**

Date: May 30, 2017

/s/ Cruz Ariel Leal, Jr.

Cruz Ariel Leal, Jr., Debtor

Date: May 30, 2017

/s/ Jeffrey D. Mapes

Jeffrey D. Mapes P70509, Counsel for the Debtor(s)